

1 UNITED STATES DISTRICT COURT  
2 DISTRICT OF NEVADA

3 \* \* \*

4 Taylor Hatty,

5 Plaintiff,

6 v.

7 Equifax Information Services LLC, et al.,

8 Defendants.  
9

Case No. 2:25-cv-00699-APG-BNW

**Order**

10 Plaintiff is proceeding pro se and has requested authority to proceed *in forma pauperis*.  
11 ECF No. 1. Plaintiff has shown an inability to prepay fees and costs or to give security for them.  
12 Accordingly, the request to proceed *in forma pauperis* will be granted pursuant to 28 U.S.C.  
13 § 1915(a). The Court will now review Plaintiff's complaint.

14 **I. Screening the complaint.**

15 Upon granting an application to proceed *in forma pauperis*, courts additionally screen the  
16 complaint under § 1915(e). Federal courts are given the authority to dismiss a case if the action is  
17 legally "frivolous or malicious," fails to state a claim upon which relief may be granted, or seeks  
18 monetary relief from a defendant who is immune from such relief. 28 U.S.C. § 1915(e)(2). When  
19 a court dismisses a complaint under § 1915, the plaintiff should be given leave to amend the  
20 complaint with directions as to curing its deficiencies, unless it is clear from the face of the  
21 complaint that the deficiencies could not be cured by amendment. *See Cato v. United States*, 70  
22 F.3d 1103, 1106 (9th Cir. 1995).

23 Rule 12(b)(6) of the Federal Rules of Civil Procedure provides for dismissal of a  
24 complaint for failure to state a claim upon which relief can be granted. Review under Rule  
25 12(b)(6) is essentially a ruling on a question of law. *See Chappel v. Lab. Corp. of Am.*, 232 F.3d  
26 719, 723 (9th Cir. 2000). A properly pled complaint must provide a short and plain statement of  
27 the claim showing that the pleader is entitled to relief. Fed. R. Civ. P. 8(a)(2); *Bell Atlantic Corp.*  
28

1 *v. Twombly*, 550 U.S. 544, 555 (2007). Although Rule 8 does not require detailed factual  
2 allegations, it demands “more than labels and conclusions” or a “formulaic recitation of the  
3 elements of a cause of action.” *Ashcroft v. Iqbal*, 556 U.S. 662, 678 (2009). The court must accept  
4 as true all well-pled factual allegations contained in the complaint, but the same requirement does  
5 not apply to legal conclusions. *Iqbal*, 556 U.S. at 679. Mere recitals of the elements of a cause of  
6 action, supported only by conclusory allegations, do not suffice. *Id.* at 678. Secondly, where the  
7 claims in the complaint have not crossed the line from conceivable to plausible, the complaint  
8 should be dismissed. *Twombly*, 550 U.S. at 570. Allegations of a pro se complaint are held to less  
9 stringent standards than formal pleadings drafted by lawyers. *Hebbe v. Pliler*, 627 F.3d 338, 342  
10 & n.7 (9th Cir. 2010) (finding that liberal construction of pro se pleadings is required after  
11 *Twombly* and *Iqbal*).

#### 12 **A. Complaint**

13 Plaintiff alleges that on June 11, 2024, he wrote to Equifax Information Services and  
14 Equifax Information Solutions to dispute inaccuracies in several accounts (listed in his complaint)  
15 that appeared in his credit report. He alleges that neither Experian nor Equifax conducted a  
16 reasonable investigation based on his dispute. He alleges he has suffered emotional distress, loss  
17 of credit opportunities, and increased credit costs. He demands monetary damages, attorney fees  
18 and costs, and the deletion of the disputed items from each report.

#### 19 **B. Analysis**

20 Under Section 1681i of the Fair Credit Reporting Act (FCRA),

21 if the completeness or accuracy of any item of information contained  
22 in a consumer’s file at a consumer reporting agency is disputed by  
23 the consumer and the consumer notifies the agency directly, or  
24 indirectly through a reseller, of such a dispute, the agency shall, free  
25 of charge, conduct a reasonable reinvestigation to determine  
26 whether the disputed information is inaccurate and record the  
27 current status of the disputed information, or delete the item from  
28 the file in accordance with paragraph (5), before the end of the 30-  
day period beginning on the date on which the agency receives the  
notice of the dispute from the consumer or reseller.

15 U.S.C.A. § 1681i(a)(1)(A).

1 Plaintiff has sufficiently alleged facts to support a claim under the FCRA.

2 **II. Conclusion**

3 **IT IS ORDERED** that Plaintiff's application to proceed *in forma pauperis* (ECF NO. 1) is  
4 **GRANTED.**

5 **IT IS FURTHER ORDERED** that Plaintiff's Fair Credit Reporting Act claims will  
6 proceed against Defendants Equifax Information Services LLC and Experian Information  
7 Solutions Inc.

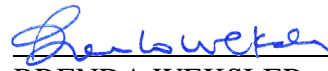
8 **IT IS FURTHER ORDERED** that the Clerk of Court is kindly directed to issue  
9 summonses to Defendants: (1) Equifax Information Services LLC, LLC; and (2) Experian  
10 Information Solutions, LLC.

11 **IT IS FURTHER ORDERED** that the Clerk of Court is kindly directed to file Plaintiff's  
12 complaint (ECF No. 1-1) on the docket.

13 **IT IS FURTHER ORDERED** that Plaintiff shall have **until July 31, 2025** to serve the  
14 Defendants. *See* Fed. R. Civ. P. 4(m).

15 **IT IS FURTHER ORDERED** that from this point forward, Plaintiff shall serve upon  
16 Defendants, or, if appearance has been entered by counsel, upon the attorney(s), a copy of every  
17 pleading, motion, or other document submitted for consideration by the Court. Plaintiff shall  
18 include with the original papers submitted for filing a certificate stating the date that a true and  
19 correct copy of the document was mailed to Defendants or counsel for Defendants. The Court  
20 may disregard any paper received by a District Judge or Magistrate Judge that has not been filed  
21 with the Clerk, and any paper received by a District Judge, Magistrate Judge, or the Clerk that  
22 fails to include a certificate of service.

23  
24  
25 DATED: May 1, 2025

26   
27 BREND A WEKSLER  
28 UNITED STATES MAGISTRATE JUDGE